

DECAF

DEBT EDUCATION AND CERTIFICATION FOUNDATION

Certificate Number: 27000-NCW-CC-150293846124

Certificate of Credit Counseling

I certify that on August 16th, 2017, at 09:54 PM o'clock CDT

Christopher Lackey Jr. received from Debt Education and Certification

Foundation, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling

in the Western District of North Carolina, an individual briefing (including a briefing conducted

by Internet and Phone) that complied with the provisions of 11 U.S.C. §§ 109(h)

and 111. A debt repayment plan was not prepared.

Date: August 16th, 2017

By: /s/Dennis Nichols

Name: Dennis Nichols

Title: Counselor

Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).